

The Effect of Perceived Usefulness and Perceived Convenience on Customer Decision in Using BSI Mobile

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Abstract

Customer decisions are very important for a bank, meaning that a bank must maintain a good reputation in order to create a positive perception for society and customers. Mobile banking is one of the services provided by banking companies to make it easier for customers to make transactions. In using mobile banking, of course it is based on the customer's perception of a service, therefore there are several things that are measured in determining the customer decision, namely perceived usefulness and perceived convenience.

This study aims to determine the effect of perceived usefulness and perceived convenience on customer decisions in using BSI Mobile. Collection of customer questionnaires measured using a Likert scale is a data collection method in this study. The population of customers who use BSI Mobile in this study is 6,701 people with the characteristics of active customers who use BSI Mobile in their daily transactions, and the number of samples in this study is 100 people who are determined from the sampling technique, namely purposive sampling.

The results obtained using the t test (partial) show that perceived usefulness and perceived convenience have a positive and significant effect on customer decisions in using BSI Mobile.

Keywords:

Perceived Usefulness,
Perceived
Convenience,
Customer Decision

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A. Introduction

The banking industry is an industrial company that always goes hand in hand with advances in information technology. By using the supporting power of information technology, service companies such as banks can display their advantages such as offering complete services and making things easier for customers (Desiana et al., 2021). Banking services always take advantage of advances in information technology. Islamic banks or sharia banks are financial companies where all operations are regulated according to Islamic law. In Islamic banks, every transaction carried out must avoid interest which is considered usury. Therefore, sharia banking was established which uses an interest-free banking mechanism. With the existence of sharia banking, theoretical models can be built that are free from interest and can increase economic growth.

Bank Syariah Indonesia was founded on February 1 202 and was the result of a merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. The main role of Sharia Banks is to act as an intermediary in economic activities in halal industrial centers. In Indonesia, the Sharia Banking industry itself has experienced significant progress and development both in terms of product updates, increasing services, and developing networks which show increasing average growth from year to year.

PT. Bank Syariah Indonesia is spread throughout Indonesia with 1,200 branch offices (*Bank Syariah Indonesia*, 2023). The branch offices of Bank Syariah Indonesia in Palembang are BSI KC Palembang Sudirman and BSI KC Palembang Demang. In this research, the object chosen was BSI KC Palembang Demang, which is a branch office with a total of 7,378 customers and 6,701 BSI Mobile users. 7 With the number of BSI Mobile users reaching 90.8% of the total number of customers, this is the reason the researchers chose this object. Maintaining customers' consistency in decision making is a challenge in itself for sharia banking companies. Promoting and disseminating BSI KC Palembang Demang services needs to be done in order to create loyal customers. BSI Mobile is a service from a technological perspective that supports customer transaction activities in sharia banking. The increase in the number of BSI Mobile users at the Palembang Demang Branch Office will also increase drastically in 2023. This phenomenon of increasing BSI Mobile users is the reference for researchers to study what factors influence the increase in the number of BSI Mobile users, especially at BSI KC Palembang Demang.

B. Literature Review

B.1. Theoretical Framework

Theory of Reasoned Action (TRA)

The theory of reasoned action (TRA) was first introduced by Martin Fishbein and Ajzen. This theory is used to study human behavior. TRA shows that attitudes and social norms as well as changes in an individual's desire to do something, whether planned or just happening, are influenced by a belief (Ajzen, 1987).

This theory examines several factors that influence a person's behavior as well as the relationship between beliefs, attitudes, subjective norms, intentions and individual behavior. Here is part of The Theory of Reasoned Action (TRA).

1. Service

Service in the linguistic sense is an activity that aims to provide offerings for community needs. Meanwhile, the definition of service according to the term is activities to meet needs directly through the activities of other individuals. According to Kotler, an offer made by one party to another party in the form of an action or activity, which is generally intangible and does not result in any ownership, is called a service (Arifin, 2009).

2. Islamic Services

Islamic services are services provided based on Islamic law based on the Al-Qur'an and hadith, as exemplified by the Prophet Muhammad SAW regarding trade principles. The door to goodness will be open to people who provide service to the best of their ability to fellow human beings (Arifin, 2009).

Perceived Convenience

According to Davis (1989) A technology is easy to learn and operate so that when someone wants to do a job the job will feel easier because the use of the system is also included. Customers will feel comfortable using a system if the system is enjoyable to use, and the emergence of perceived convenience will have a positive impact on the use of the system (Almalis, 2017). According to Davis, there are several indicators of perceived convenience, namely:

1. Happiness (Pleasure)
2. The pleasure a person gets from using a service is determined by how interesting it is to use the service.
3. Joy (Comfort)
4. Considering comfort is one of the important things to improve customer decisions to use existing services.
5. Fun (Like)
6. Creating someone's liking will increase someone's interest in using services that they will use in the long term.

Customer Decisions

A customer decision is a decision that has been taken when buying a product by considering the advantages of the product (Ambarwati, 2019). Several indicators of customer decisions according to Umar (2014):

1. Easy to operate
The use of technology that is easy to operate will help users feel happy when making purchasing decisions at the company.
2. Profitable
Buyers or customers are interested in using the services offered because this technology can benefit the buyer or customer.
3. Adapt to needs
Customer decisions are based on what the service offers so they want to use this technology to make their work easier.
4. User fees are more economical
One example of a more economical use is reducing costs incurred as usual by using a company's technology or services (Pribadi & Gunawan, 2020).

BSI Mobile

The mobile banking service offered by Bank Syariah Indonesia is BSI Mobile, this application is designed specifically for its customers. This m-banking application can access customer accounts so that banking transactions can be carried out via mobile devices. BSI mobile has several service features available to their customers, some of these features make it easier for customers to carry out transactions. Some of the benefits of the BSI mobile feature are checking account balances, money transfers, QRIS, cash withdrawals, sharia services, online account opening, sharing, and many other benefits. To make it easier for researchers to determine the sample, researchers used several conditions for BSI Mobile users. The following are some of the user conditions that will be measured, namely:

1. Actively use BSI Mobile
2. Carry out various transactions on BSI Mobile
3. Understand how to use BSI Mobile

B.2. Hypothesis Development

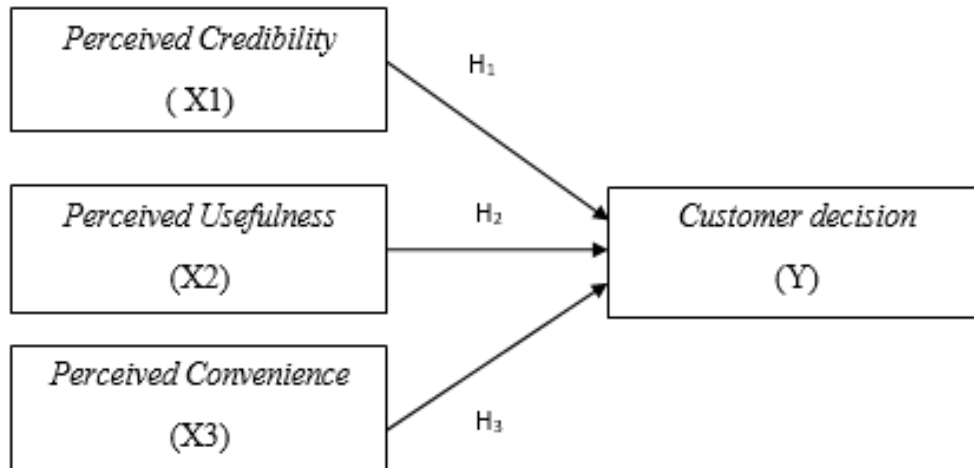


Figure 1. Research Hypothesis

H1= It is suspected that perceived usefulness has a positive effect on customer decisions.

H2= It is suspected that perceived convenience has a positive effect on customer decisions.

C. Research Methodology

This research was conducted at one of the sharia banks in the city of Palembang, namely BSI KC Palembang Demang which is located on Jalan Demang Lebar Daun No. 2311 Ex. Demang Lebar Daun, Kec. Ilir Barat I, Palembang City, South Sumatra. The research was carried out in May 2023 until completion. This research uses a type of quantitative research where data processing uses data processing applications with statistical techniques and the data used is numerical. The purpose of this research is to find out whether there is an influence of perceived usefulness and perceived convenience on customer decisions in using BSI mobile. For this reason, the data obtained from the questionnaire will be used as a research sample and then processed using the SPSS 26 computer program.

Table 1. Variable Operational Definition

Variables	Definitions	Indicators
Perceived Usefulness (X1)	A User's subjective perception on evaluation of the capabilities received by technology	1. Helpful 2. Make Work Easier 3. Effectiveness 4. Increase Productivity 5. Speed Up Work 6. Job Performance (Desmayanti, 2012)
Perceived Convenience (X2)	A State where an individual uses technology in carrying out his activities and is considered for him/herself	1. Fun 2. Comfort 3. Like (Davis, 1989)
Customer Decision (Y)	A Decision in using a product/service that has previously considered what are the advantages of the product/service	1.Easy to Operate 2.Profitable 3.Adjust to Your Needs 4.More Economical User Costs (Umar, 2014)

Notes: Collected from various sources

Regression model writing uses the equation format and is accompanied by numbers as shown in the following example (Africano, 2020).

$$Y = \alpha + \beta_1 X1 + \beta_2 X2 + \varepsilon$$

Where:

- Y : Dependent Variable (Customer Decision)
- α : Regression Coefficient
- X1 : Perceived Usefulness
- X2 : Perceived Convenience
- β_1 : Regression Coefficient between X1 and Y
- β_2 : Regression Coefficient between X2 and Y
- ε : Standard error

D. Result & Discussion

Table 2. Validity and Reliability Test Results

Variables	Item Questions	Total Correlation	r-table	Cronbach Alpha	Description
Perceived Usefulness	Perceived Usefulness 1	.677	.1966	.910	Valid and Reliable
	Perceived Usefulness 2	.598	.1966		Valid and Reliable
	Perceived Usefulness 3	.562	.1966		Valid and Reliable
	Perceived Usefulness 4	.662	.1966		Valid and Reliable
	Perceived Usefulness 5	.686	.1966		Valid and Reliable
	Perceived Usefulness 6	.693	.1966		Valid and Reliable
	Perceived Usefulness 7	.605	.1966		Valid and Reliable
	Perceived Usefulness 8	.648	.1966		Valid and Reliable
	Perceived Usefulness 9	.650	.1966		Valid and Reliable
	Perceived Usefulness 10	.743	.1966		Valid and Reliable
	Perceived Usefulness 11	.588	.1966		Valid and Reliable
	Perceived Usefulness 12	.619	.1966		Valid and Reliable
Perceived Convenience	Perceived Convenience 1	.606	.1966	.802	Valid and Reliable
	Perceived Convenience 2	.485	.1966		Valid and Reliable
	Perceived Convenience 3	.435	.1966		Valid and Reliable
	Perceived Convenience 4	.668	.1966		Valid and Reliable
	Perceived Convenience 5	.616	.1966		Valid and Reliable
	Perceived Convenience 6	.580	.1966		Valid and Reliable
Customer Decision	Customer Decision 1	.547	.1966	.882	Valid and Reliable
	Customer Decision 2	.676	.1966		Valid and Reliable
	Customer Decision 3	.688	.1966		Valid and Reliable
	Customer Decision 4	.601	.1966		Valid and Reliable
	Customer Decision 5	.655	.1966		Valid and Reliable
	Customer Decision 6	.737	.1966		Valid and Reliable

Variables	Item Questions	Total Correlation	r-table	Cronbach Alpha	Description
	Customer Decision 7	.619	.1966		Valid and Reliable
	Customer Decision 8	.693	.1966		Valid and Reliable

Based on the results of the validity test and reliability test, it is found that all statement items on the perceived usefulness, perceived convenience and customer decision variables are valid.

Table 3. Normality Test Results

N		100
Normal Parameters	Mean	0.00000000
	Std. Deviation	1.97988646
Most Extreme Differences	Absolute	0.085
	Positive	0.060
	Negative	-0.085
Test Statistic		0.085
Asymp. Sig. (2-tailed)		0.072

In the Klomogrov-Smirnov test, the Asymp.Sig value = 0.072, meaning that the significant value is > 0.05. It can be concluded that the residual data is declared normally distributed and the assumption of normality has been met.

Table 4. Multicollinearity Test Results

Variables	Tolerance	VIF
Perceived Usefulness	0.303	3.305
Perceived Convenience	0.303	3.305

The perceived usefulness and perceived convenience variables have a VIF value < 10 with a tolerance value > 0.1. So, it can be concluded that there is no multicollinearity in these independent variables.

Table 5. Heteroscedasticity Test Results

Variables	B	Std. Error	Beta	t	Sig
Constant	2.344	1.246		1.881	0.063
Perceived Usefulness	0.025	0.042	0.110	0.601	0.549
Perceived Convenience	-0.084	0.080	-0.193	-1.050	0.296

It can be concluded from the results of the heteroscedasticity test, the perceived usefulness and perceived convenience variables have a significant value > 0.05 so it can be said that there is no heteroscedasticity.

Table 6. Linearity Test Results

			Sum of Squares	df	Mean Square	F	Sig
Customer_Decision on Perceived_Usefulness	Between Groups	(Combined)	1339.596	18	74.422	16.340	0.000
		Linearity	1288.029	1	1288.029	282.804	0.000
		Deviation from Linearity	51.567	17	3.033	0.666	0.827
	Within Groups		368.914	81	4.554		
	Total		1708.510	99			

			Sum of Squares	df	Mean Square	F	Sig
Customer_Decision on Perceived_Convenience	Between Groups	(Combined)	1218.688	12	101.557	18.038	0.000
		Linearity	1095.834	1	1095.834	194.637	0.000
		Deviation from Linearity	122.853	11	11.168	1.984	0.040
	Within Groups		489.822	87	5.630		
	Total		1708.510	99			

The linearity test shows that all data has a sig. linearity value of 0.000 < 0.05, meaning that linear regression has been fulfilled so that it can identify the influence between customer decision variables with perceived usefulness and perceived convenience.

Table 7. T Test Results (partial)

Model		Unstandardized Coefficients		Standardized Coefficients		Sig
		B	Std. Error	Beta	t	
1	(Constant)	-470	1.932		-0.243	0.808
	Perceived_Usefulness	0.489	0.065	0.659	7.493	0.000
	Perceived_Convenience	0.352	0.124	0.250	2.846	0.005

Dependent Variable: Customer_Decision

The conclusions for each variable are as follows:

1. *Effect of Perceived Usefulness on Customer Decision*

The perceived usefulness variable with $t_{\text{count}} = 7.493$ and sig value 0.000. Because $7.493 > 1.985$ with a significance value of $0.000 < 0.05$, perceived usefulness is stated to have a positive and significant effect on customer decisions.

2. *Effect of Perceived Convenience on Customer Decision*

The perceived convenience variable with $t_{\text{count}} = 2.846$ with a sig value of 0.000. Because $2.846 > 1.985$ with a significance value of $0.005 < 0.05$, perceived usefulness is stated to have a positive and significant effect on customer decisions.

Table 8. F Test Results (simultaneous)

	Model	Sum of Squares	df	Mean Square	F	Sig
1	(Constant)	1320.435	2	660.217	165.022	0.000
	Perceived_Usefulness	388.075	97	4.001		
	Perceived_Convenience	1708.510	99			

Dependent Variable: Customer_Decision

Predictors: (Constant), Perceived_Convenience, Perceived_Usefulness

Based on the f test, it shows that the calculation results of $F_{\text{count}} > F_{\text{table}}$ with a value of $165.022 > 2.70$ and a significant level value of $0.000 < 0.05$. So that perceived usefulness and perceived convenience have a simultaneous and significant influence on customer decisions.

Table 9. Coefficient Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.879	0.773	0.768	2.000

Predictors: (Constant), Perceived_Convenience, Perceived_Usefulness

The coefficient of determination obtained is 0.768, indicating that the independent variables, namely perceived usefulness and perceived convenience, have a contribution to the dependent variable, namely customer decision, which is 76.8%. And 23.2% is influenced by other variables.

Perceived Usefulness affects Customer Decision in Using BSI Mobile

Perceived usefulness has a significant positive effect on customer decisions in using BSI Mobile. Associated with Theory of Reasoned Action (TRA), that before taking action using BSI Mobile, individuals already know what things are beneficial to them, meaning that by using BSI Mobile individuals feel that this service has advantages because of its usefulness which can help their transaction activities in real-time.

Perceived Convenience affects Customer Decision in Using BSI Mobile

Perceived convenience has a significant positive effect on customer decisions in using BSI Mobile. One of the individual factors in taking an action is the existence of behavior beliefs and motivation to comply, meaning that if it is related to BSI mobile used by customers that someone will decide to use a transaction service application if it is in accordance with their beliefs and encouragement from other individuals regarding this application which makes the perception of fun in using BSI Mobile.

E. Conclusions & Policy Recommendation

E.1 Conclusions

1. Perceived Usefulness has a positive and significant effect on customer decisions in using BSI Mobil.
2. Perceived Convenience has a positive and significant effect on customer decisions in using BSI Mobile.

E.2 Policy Recommendation

1. Banks can socialize the advantages of BSI Mobile that have been provided to customers so that customers are increasingly interested in switching to digital technology to carry out banking activities online To encourage the development of Islamic banks in the future.
2. The quality and security of the application provided is expected to be improved so that customers have a good perception of the online service. So that it can give confidence to customers.

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